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ABSTRACT

To effectively provide services to assist consumer educators, data was sought regarding (1) the specific types of classes in which consumer education is taught, (2) the concepts and methodology included in consumer education courses, (3) the concepts and methodology for which teachers feel a particular need for additional information, and (4) the types and structures of inservice courses which would be most useful to consumer educators. This information could aid institutions of higher education and the State Department of Elementary and Secondary Education in providing the most effective assistance to consumer educators. Survey instruments were developed and sent to consumer educators in the state of Missouri. The results of the investigation indicate that teachers in several subject matter disciplines are instructing consumer education topics. There is strong evidence to suggest that classroom teachers are seeking assistance with subject matter information and teaching methods and materials. Three recommendations were offered: first, inservice workshops emphasizing subject matter information be initiated; second, a statewide consumer education association be developed; and third, consideration and use of community resources by the classroom teacher be encouraged. (Author/CSS)

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FINAL REPORT

AN INVESTIGATION OF CONSUMER EDUCATION COURSE CONTENT AND METHODOLOGY AND RELATED NEEDS OF CONSUMER EDUCATION TEACHERS IN MISSOURI

(Project No. 2278)

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June 30, 1978

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U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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CE 018 380

AN INVESTIGATION OF CONSUMER EDUCATION COURSE CONTENT AND METHODOLOGY AND RELATED NEEDS OF CONSUMER EDUCATION TEACHERS IN MISSOURI

ABSTRACT

Because the subject matter of consumer education is extremely diverse and constantly changing, both teachers and principals report a need for various services to assist consumer educators.

In order to provide these services effectively, further data were needed regarding the specific types of classes in which consumer education is taught, the concepts and methodology included in consumer education courses, the concepts and methodology for which teachers feel a particular need for additional information, and the types and structures of inservice courses which would be most useful to consumer educators. This information could assist institutions of higher education and the State Department of Elementary and Secondary Education in providing the most effective assistance to consumer educators. The following study, An Investigation of Consumer Education Course Content and Methodology and Related Needs of Consumer Education Teachers in Missouri, was initiated in order to alleviate the aforementioned need.

Survey instruments were developed and sent to consumer educators in the state of Missouri. The results of the investigation indicate that teachers in several subject matter disciplines are instructing consumer education topics. There is strong evidence to suggest that classroom teachers are seeking assistance with subject matter information and teaching methods and materials.

The following recommendations were offered:

(1) inservice workshops emphasizing subject matter information be initiated.

(2) a state-wide consumer education association be developed.

(3) consideration and use of community resources by the classroom teacher be encouraged.

STATEMENT OF THE PROBLEM AND RELATED RESEARCH

Our society has shifted from one in which each family produced most of its own goods and services to one in which individuals and families operate primarily as consumers. As a result, education to improve the knowledge and skills of citizens in their roles as consumers has become an important part of the curriculum in schools throughout the United States. Several states currently require consumer education classes for all students prior to completing high school. A number of other states are seriously considering the possibility of mandating consumer education in their schools.

In Missouri the General Assembly and the Department of Elementary and Secondary Education have recognized the need for consumer education. Consumer education is one of the major components of the Basic Essential Skills Test (B.E.S.T.) which has been developed for use throughout the state.

Recent research indicated that consumer education in Missouri is taught primarily by vocational home economics and business education teachers. Also involved in the consumer education effort were teachers of social studies, mathematics, distributive education, and others.

Because the subject matter of consumer education is extremely diverse and constantly changing, both teachers and principals report a need for various services to assist consumer educators. In order to provide these services effectively, further data is needed regarding the specific types of classes in which consumer education is taught, the concepts and methodology included in consumer education courses, the concepts and methodology for which teachers feel a particular need for additional information, and the types and structures of in-service courses which would be most useful to consumer educators. This information could aid institutions of higher education and the State Department of Elementary and Secondary Education in providing the most effective assistance to consumer educators.

In the Spring of 1977 an "Assessment of Consumer Education Status and Needs of Consumer Educators in Missouri Schools" was conducted by the authors of this report. The research project was partially financed by a Level II grant from the Research Coordinating Unit of the State Department of Elementary and Secondary Education.

The study included a questionnaire which was sent to secondary school principals throughout Missouri to assess their perceptions of the current status of consumer education and the needs of consumer educators in their schools. Each principal was also asked to forward two questionnaires to teachers of consumer education in their schools. Usable responses were received from 303 principals and 512 teachers. Both groups reported that leadership roles in consumer education are

assumed by teachers in home economics and business education. Of the teachers who responded to the survey, 43% were in home economics, 31% in business education, 12% in social studies, 8% in mathematics, and 6% in other areas, including distributive education.

The principals and teachers agreed in rating a number of services as being helpful to consumer educators. Highest rankings were given to a consumer education resource center, a newsletter for consumer educators, and in-service workshops. As a result of the research project, The Consumer Educator, a Newsletter for Missouri Teachers has been initiated, in-service workshops are being held, and possible means of developing a resource center are being investigated.

OBJECTIVES

The objectives of the project were to:

1. Identify the specific types of classes in which consumer education is taught.

   The classes most often listed as emphasizing consumer education are listed below in alphabetical order (not in order of frequency).

   Basic (or General) Business
   Basic Consumer Homemaking
   Basic Math
   Business Law
   Consumer Economics
   Consumer Education
   Consumer Math
   Contemporary Issues
   Contemporary Living
   Distributive Education
   Economics
   Family Living
   Personal Finance
   Senior Homemaking

2. Determine the extent to which various consumer education concepts are taught by consumer educators.

The following table indicates the average numbers of periods taught for each of eleven key concepts and the percentages these numbers represent of the total periods taught in consumer education. The concepts are listed in alphabetical order.

Concept	# of Periods	% of Total
Advertising	10.0	5.9
Banking	18.5	10.9
Consumer Buying	34.7	20.5
Consumer Protection	10.4	6.1
Consumer Credit	14.9	8.8
Economic System	10.2	6.0
Goals & Decision Making	14.0	8.3
Financial Security	13.7	8.1
Money Management	15.6	9.2
Sharing Economic Losses	14.1	8.3
Taxes	13.3	7.9
TOTAL	169.4	100.0

This illustrates that by far the largest percentage of time is spent on consumer buying with the other concepts distributed in a fairly narrow range.

3. Indicate consumer education concepts on which teachers feel a need for additional information.

The teachers were asked to rate their need for subject matter on the key concepts as follows:

1 = slight need
2 = moderate need
3 = great need

Listed below for each concept are the numbers and percentages of teachers who indicated each level of need and the mean level of need.

Concept	Slight (1)		Moderate (2)		Great (3)		Mean
	#	%	#	%	#	%	
Advertising	58	27.0	101	47.0	56	26.0	1.99
Banking	88	41.3	79	37.1	46	21.6	1.79
Consumer Buying	51	23.2	98	44.5	71	32.3	2.09
Consumer Protection	32	14.8	96	44.5	88	40.7	2.26
Consumer Credit	55	25.8	101	47.4	57	26.8	2.01
Economic System	79	37.3	75	35.4	58	27.3	1.90
Goals & Decision Making	61	29.5	87	42.0	59	28.5	1.99
Financial Security	60	28.2	83	39.0	70	32.8	2.05
Money Management	58	27.6	81	38.6	71	33.8	2.06
Sharing Economic Losses	62	30.7	91	45.0	49	24.3	1.94
Taxes	66	33.8	74	38.0	55	28.2	1.94

Thus the teachers indicated that their strongest needs were for subject matter information on consumer protection, consumer buying, money management, financial security, and consumer credit. The mean ratings for these concepts were above the "moderate" level, with the means for the other concepts only slightly below that level.

4. Determine the extent to which various consumer education methods and materials are being utilized by consumer educators.

The respondents ranked the following methods and materials to indicate the extent to which they used them in teaching. A "1" identified the technique used most and a "6" indicated the one used least.

	Ranking												
	1		2		3		4		5		6		Mean
Method or Material	#	%	#	%	#	%	#	%	#	%	#	%	Ranking
Audio Visual Materials	46	19.2	61	25.5	55	23.0	41	17.2	25	10.5	11	4.6	2.88
Class Discussion	112	46.7	75	31.3	31	12.9	13	5.4	6	2.5	3	1.2	1.90
Community Resources	5	2.1	13	5.6	38	16.3	57	24.5	59	25.3	61	26.2	4.44
Individual Reports	3	1.3	16	7.0	31	13.5	47	20.5	65	28.4	67	29.3	4.55
Lecture	50	21.1	47	19.8	39	16.5	34	14.3	28	11.8	39	16.5	3.25
Student-centered Activities	26	11.2	29	12.5	45	19.3	39	16.7	48	20.6	46	19.7	3.82

From this data it is evident that class discussion is by far the predominant classroom technique in consumer education classes. Use of audio-visual materials, lecture, and student centered activities (debates, games, simulations, skits, demonstrations, etc.) ranked next, with community resources and individual reports used relatively little.

5. Indicate consumer education methods and materials for which teachers feel a need for additional information.

The table below includes the numbers and percentages of teachers who rated their needs for methods and materials as slight (1), moderate (2), or great (3) on each of the key concepts. Also listed is the mean rating for each concept.

Concept	Slight (1)		Moderate (2)		Great (3)		Mean
	#	%	#	%	#	%	
Advertising	39	18.6	97	46.2	74	35.2	2.17
Banking	63	30.3	99	45.2	51	24.5	1.94
Consumer Buying	36	16.7	98	45.6	81	37.7	2.21
Consumer Protection	28	13.2	91	42.7	94	44.1	2.31
Consumer Credit	45	22.0	96	46.8	64	31.2	2.09
Economic System	72	34.8	67	32.4	68	32.8	1.98
Goals & Decision Making	50	24.0	85	40.9	73	35.1	2.11
Financial Security	45	21.6	89	42.8	74	35.6	2.14
Money Management	41	19.9	87	42.2	78	37.9	2.18
Sharing Economic Losses	47	23.4	95	47.3	59	29.3	2.06
Taxes	61	31.6	60	31.1	72	37.3	2.06

These results show that consumer educators feel the greatest needs for information on teaching methods and materials related to consumer protection, consumer buying, money management, advertising, and financial security. Only two concepts, the economic system and banking, had mean ratings below the "moderate" level, and these two were only slightly below that level.

6. Identify the types and structures of inservice courses and other services which would be most useful to consumer educators.

When asked whether inservice courses or workshops related to consumer education are needed, the respondents replied as follows:

Yes	228	96.6%
No	8	3.4%

Those who answered in the affirmative were asked to indicate the type(s) of sessions they would be interested in attending:

Courses for college credit	126	54.5%
Non-credit workshops	54	23.4%
Both	51	22.1%

Participants who selected credit courses marked the following as the most convenient times for course participation:

One evening a week during the school year in local area	89	56.7%
Weekends (Friday evenings and Saturdays) in local area	18	11.5%
Summer session course on a college campus	6	3.8%
Two-week workshops on a college campus	44	28.0%

The most convenient time reported for participation in non-credit workshops was:

After school	26	29.9%
Evening	21	24.1%
Saturday	7	8.1%
Summer	33	37.9%

The survey respondents were asked to indicate whether they would be interested in joining an association of consumer education teachers in Missouri. The responses were as follows:

Yes	155	65.7%
No	81	34.3%

(continued on next page)

Those who responded in the affirmative then ranked the following services that such an association might provide. A "1" indicated the most valuable service and a "6" the least useful.

Service	Ranking 1		2		3		4		5		6		Mean
	#	%	#	%	#	%	#	%	#	%	#	%	Ranking
Newsletter such as "Con$umer Educator"	25	17.0	52	35.4	37	25.2	25	17.0	8	5.4	-	---	2.63
Expanded newsletter	68	45.9	41	27.7	18	12.2	12	8.1	8	5.4	1	0.7	2.01
Annual statewide conference	3	2.1	6	4.2	9	6.3	30	21.0	94	65.7	1	0.7	4.46
Regional workshops	41	29.7	32	21.8	41	27.9	31	21.1	2	1.3	-	---	2.46
Consulting services	11	8.0	21	15.2	36	26.1	44	31.9	25	18.1	1	0.7	3.39
Other services	4	33.3	1	8.3	2	16.7	--	----	1	8.3	4	33.3	3.42

It is apparent from these results that nearly all of the consumer educators who responded to the survey see a definite need for inservice education, and that the majority prefer courses for college credit. Most participants preferred that credit courses be offered one evening a week in their local areas. For non-credit workshops, the time preference was less pronounced with summer narrowly outscoring after school and evening. Nearly two-thirds of the participants reported an interest in a state association for consumer educators. The most valuable services such an organization might offer were perceived to be a newsletter, (preferably including more content and activities than the current "Con$umer Educator") and regional workshops.

7. Determine whether responses to any items differ significantly between teachers in various subject areas.

The .05 level of statistical significance was used for all comparisons. Home economics teachers reported greater need than other teachers for subject matter information on sharing economic losses and for methods and materials related to taxes and to goals and decision making. Social studies teachers expressed stronger needs for methods and materials concerning banking and sharing economic losses. As compared to other teaching methods, teachers in business education indicated that they used class discussion significantly more than other teachers. Home economics teachers preferred that non-credit workshops be held after school, while other teachers preferred summer for these meetings.

In comparing the relative percentages of consumer education class time devoted to various key concepts, several significant differences were found. Business education teachers spend a proportionately larger amount of time than other teachers on banking, consumer protection, sharing economic losses, and taxes. Home economics teachers devote more time to consumer buying and to goals and decision making, while social studies teachers emphasize the economic system to a greater extent.

POPULATION AND SAMPLE

The population which this study attempted to reflect included all consumer educators in the state of Missouri. The sample group included individuals who are on the mailing list of the "Con$umer Educator," a newsletter for Missouri teachers. This mailing list consists of: (1) the consumer educators who responded to a prior research project and listed their names and addresses in order to receive a newsletter; (2) colleagues listed by the respondents; and (3) other consumer educators who had been added to the mailing list of the newsletter.

Since consumer education is taught within a number of subject matter areas, the mailing list of this newsletter is believed to be the most comprehensive listing available of consumer educators in Missouri.

Of the 1050 questionnaires mailed, 269 were returned, of which 250 were usable.

CONCLUSIONS AND RECOMMENDATIONS

There is evidence to suggest that various subject matter teachers are emphasizing topics related to consumer education in their classes. Some classes are clearly denoted as "consumer education" courses. However, it is interesting to note that consumer education instruction is also included in numerous other courses that have not traditionally involved consumer education. This was evidenced by the fact that instruction in consumer education is being offered in basic math, law, contemporary issues, contemporary living, distributive education, and economics. The researchers believe that this interest by many different types of teachers is a positive development in consumer education but it also suggests potential problems. The data suggest that some classroom teachers may not have the necessary subject matter expertise to properly instruct all consumer education topics. This situation could be improved by one or more of the following activities:

1) additional inservice training in consumer education

2) additional involvement with other teachers of other disciplines within the school district

3) additional involvement with other teachers outside of the school district

The respondents overwhelmingly endorse inservice coursework to assist them in upgrading their consumer knowledge. University faculty in cooperation with State Department personnel should explore the possibilities of offering on-going inservice instruction.

Respondents also were supportive of the initiation of a state-wide consumer education organization. The researchers are currently pursuing the potentials for initiating such an activity with specific emphasis placed on the expansion of the Consumer Educator and conducting regional workshops.

The consumer educators surveyed enumerated the following subject matter topics in which there was a particular need for additional content information: 1) consumer protection, 2) consumer buying, 3) money management, 4) financial security, and 5) consumer credit. It is recommended that inservice training sessions that involve subject matter information highlight the aforementioned topics.

The most predominant classroom technique used in consumer education classes is the class discussion. Used to a lesser degree were audio-visual materials, lectures, and other student-centered activities. Community resources and individual reports were seldom utilized. Classroom teachers may be doing their students a disservice by not utilizing community resources in consumer classes. One method that would assist teachers with subject matter concerns is to invite content "experts" to class. Utilization of community resources in consumer education classes could be encouraged through inservice training sessions or highlighted at regional workshops.

Services such as those recommended above could help to improve the quality of consumer education instruction in the state of Missouri.

PROCEDURES

It was determined that a mailed questionnaire was the most efficient means of gathering the data specified by the objectives. Various consumer education resources were consulted to develop the lists of key concepts and teaching methods used in the instrument. Secondary school teachers and University of Missouri-Columbia faculty members in home economics education, business education and social studies education were asked to review the questionnaire and comment on its content and wording. Revisions were based on their reactions and copies of the instrument were sent to the Research Coordinating Unit for approval.

After final revisions had been made, the questionnaires, cover letters, and envelopes were printed and mailed by Technical Education Services, using the mailing list from the "Con$umer Educator" newsletter.

Upon the return of the questionnaires, the data was transferred to visual scanning forms, entered on computer tape, and analyzed by computer to determine frequencies, percentages, means, and cross-tabulations for selected key variables. The investigators were assisted in this process by a statistical consultant. The analysis of data provided the information needed for writing the final report on the project.

The September issue of the "Con$umer Educator" newsletter will contain an article summarizing the results of the study. Inservice workshops and courses will be planned utilizing the information gained from the survey.

INSTRUMENTS

Attached are copies of the cover letter and questionnaire which were developed and used for this project.

UNIVERSITY OF MISSOURI-COLUMBIA

College of Education

Department of Practical Arts and
Vocational-Technical Education

Home Economics Education
309 Gwynn Hall
Columbia, Missouri 65201
Telephone (314) 882-8218

April 12, 1978

Dear Consumer Educator:

As a subscriber to the "Consumer Educator," newsletter for Missouri teachers, we would like to ask your assistance.

We are attempting to determine the course content and teaching methods included in classes related to consumer education. The results of this survey will be used in developing newsletters, inservice workshops and courses, and other services to assist consumer educators.

Please fill out this questionnaire and return it in the enclosed postage-paid envelope by April 21, 1978. The information you provide will be held in confidence. At no time will individuals or specific schools be identified in reporting the results of the survey.

If you wish to receive future information on additional consumer education services as they are developed, you may provide your name and address in the space provided at the end of the questionnaire.

Thank you for your cooperation.

Sincerely,

Dr. Mel Zelenak
Assistant Professor
Family Economics and Management

Daisy Cunningham
Graduate Instructor
Home Economics Education

Dr. Betty B. Martin
Coordinator
Home Economics Education

Enclosure

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UNIVERSITY OF MISSOURI-COLUMBIA

CONSUMER EDUCATION COURSE CONTENT AND METHODOLOGY

I. Department in which you teach:

____(1) business education ____(2) home economics
____(3) mathematics ____(4) social studies
____(5) other (please specify)_____

II. While you have been identified as a "consumer educator," we realize that you also teach other subjects and that some of your classes may be only partially related to consumer education. In the table below, please list the names of the courses you are currently teaching during each period of the school day. Place a check (✓) in the appropriate column to indicate whether each class includes any consumer education. Then indicate the total number of class periods included in each course (e.g., 90 for a semester course) and the approximate number of class periods which are related to consumer education.

Period	Name of Class	Includes Consumer Education Yes	No	Total Number of Periods in the Course	Number of Periods Related to Consumer Education
1					
2					
3					
4					
5					
6					
				TOTAL*	

III. Listed below are concepts which might be included in a consumer education unit or course. Of the time you devote to consumer education in the courses you are currently teaching, indicate the number of class periods allocated to each concept you teach. If you teach a concept in several of your classes, you will need to add the varying amounts of time you devote to that concept in all of your classes to compute the total number of class periods for that concept. Leave blank the concepts which are not included in your units or courses.

____(1) Advertising (positive and negative effects)
____(2) Banking (services offered by financial institutions, e.g., checking, savings accounts, etc.)
____(3) Basic Consumer Buying (purchasing of food, clothing, shelter, transportation, etc.)
____(4) Consumer Assistance and Protection (laws, private assistance, consumer organizations, etc.)
____(5) Consumer Credit (shopping for credit, credit problems, etc.)
____(6) Economic System (free enterprise, threats to free enterprise, e.g., shared monopolies, price fixing, etc.)
____(7) Family Goals and Decision Making (values, standards, etc.)
____(8) Financial Security (savings, investments, estate planning, etc.)
____(9) Money Management (budgeting, etc.)
____(10) Sharing Economic Losses (insurance, risks, need, etc.)
____(11) Taxes (costs, benefits, forms, etc.)
____(12) Other (please specify)_____

* ___ TOTAL (This should be approximately the same as the total in item II.)

IV. A knowledge of subject matter and ability to use methods and materials are necessary for effective teaching. So that we can better meet your needs related to consumer education, may we know the extent to which you want additional subject matter (content) information and information on teaching methods and materials? For each of the following consumer education concepts, check the degree of need for assistance with:

(1) subject matter
(2) methods & materials

	Need for Subject Matter			Need for Methods & Materials		
	(1) Slight	(2) Moderate	(3) Great	(1) Slight	(2) Moderate	(3) Great
(1) Advertising						
(2) Banking						
(3) Basic Consumer Buying						
(4) Consumer Assistance						
(5) Consumer Credit						
(6) Economic System						
(7) Family Goals and Decision Making						
(8) Financial Security						
(9) Money Management						
(10) Sharing Economic Losses						
(11) Taxes						
(12) Other (please specify)_____						

V. A wide variety of teaching methods and materials can be used in consumer education classes. Please rank those listed below to indicate the extent to which you use them in your teaching. Place a "1" by the one you use most through a "6" by the one you use least. Please use each number only once.

____(1) audio-visual materials (bulletin boards, films, filmstrips, slides, tapes, etc.)
____(2) class discussion (recitation, value sharing, inquiry)
____(3) community resources (speakers, field-trips, etc.)
____(4) individual reports (written or oral)
____(5) lecture
____(6) student centered activities (debates, games, simulations, skits, demonstrations, etc.)

VI. Associations have been established in several states for consumer education teachers. Would you be interested in joining such an organization in Missouri?

____(1) yes ____(2) no

If yes, please rank the following services which such an association might provide to indicate their relative value to you. Place a "1" by the one you feel is most important through a "5" by the one you would find least useful. Please use each number only once.

____(1) newsletter such as the "Con$umer Edu¢ator"
____(2) expanded newsletter containing more content and activities
____(3) annual statewide conference
____(4) regional workshops
____(5) consulting services
____(6) other (please specify)_____

VII. We are considering the possibility of offering inservice courses or workshops related to consumer education. Do you feel such training is needed?

____(1) yes ____(2) no

If yes, identify the type(s) of sessions you would be interested in attending:

____(1) courses for college credit ____(2) non-credit workshops

If you checked credit courses, complete the following. The most convenient time for course participation would be:

____(1) one evening a week during the school year in your geographic area
____(2) weekends (Friday evenings and Saturdays) in your geographic area
____(3) summer session course on a college campus
____(4) two-week workshop on a college campus

If you checked non-credit workshops, complete the following. The most convenient time for workshop participation would be:

____(1) after school
____(2) evening
____(3) Saturday
____(4) summer

VIII. You are currently on the mailing list for the "Con$umer Edu¢ator" a newsletter for Missouri teachers. What comments or suggestions do you have related to the newsletter?

For future information as conferences, newsletters, workshops, etc. develop, please list your name and address if you wish.

Name_____

Address_____

_____

city state zip

THANK YOU !